



PATENT

Case Docket No. 1DATA.101A

Date: April 28, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Tidwell, et al.  
Appl. No. : 10/731,540  
Filed : December 9, 2003  
For : SYSTEMS AND METHODS FOR  
ASSESSING THE RISK OF A  
FINANCIAL TRANSACTION USING  
AUTHENTICATING MARKS  
Examiner : Unknown  
Group Art Unit: 3624

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

4/28/04

(Date)

John R. King  
John R. King, Reg. No. 34,362

TRANSMITTAL LETTER

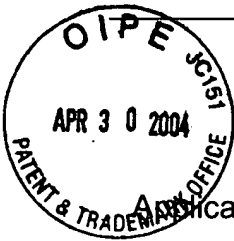
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with twenty-seven (27) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

John R. King  
John R. King  
Registration No. 34,362  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404

**INFORMATION DISCLOSURE STATEMENT**

Applicant : Tidwell, et al.  
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Examiner : Unknown  
Group Art Unit : 3624

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed is form PTO-1449 listing references. Copies of disclosed U.S. patents and/or publications are not included pursuant to PTO waiver of the requirement under 37 C.F.R. § 1.98(a)(2)(i) for applications filed after June 30, 2003. Copies of other references, if listed, are enclosed.

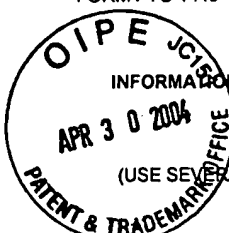
This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 4/28/04

By: John R. King  
John R. King  
Registration No. 34,362  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404

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| FORM PTO-1449<br>U.S. DEPARTMENT OF COMMERCE<br>PATENT AND TRADEMARK OFFICE<br><br>INFORMATION DISCLOSURE STATEMENT<br>BY APPLICANT<br>(USE SEVERAL SHEETS IF NECESSARY) | ATTY. DOCKET NO.<br>1DATA.101A | APPLICATION NO.<br>10/731,540 |
|  | APPLICANT<br>Tidwell, et al.   |                               |
|  | FILING DATE<br>12/09/03        | GROUP<br>3624                 |

## U.S. PATENT DOCUMENTS

| EXAMINER<br>INITIAL | DOCUMENT NUMBER    | DATE     | NAME              | CLASS | SUBCLASS | FILING DATE<br>(IF APPROPRIATE) |
|---------------------|--------------------|----------|-------------------|-------|----------|---------------------------------|
|                     | 4,109,238          | 08/22/78 | Creekmore         |       |          |                                 |
|                     | 5,491,325          | 02/13/96 | Huang, et al.     |       |          |                                 |
|                     | 5,575,508          | 11/19/96 | Diamond           |       |          |                                 |
|                     | 5,679,938          | 10/21/97 | Templeton, et al. |       |          |                                 |
|                     | 5,679,940          | 10/21/97 | Templeton, et al. |       |          |                                 |
|                     | 5,801,366          | 09/01/98 | Funk, et al.      |       |          |                                 |
|                     | 5,930,777          | 07/27/99 | Barber            |       |          |                                 |
|                     | 6,097,834          | 08/01/00 | Krouse, et al.    |       |          |                                 |
|                     | 6,230,148          | 05/08/01 | Pare, Jr., et al. |       |          |                                 |
|                     | 6,505,772 B1       | 01/14/03 | Mollett, et al.   |       |          |                                 |
|                     | 6,547,132 B1       | 04/15/03 | Templeton, et al. |       |          |                                 |
|                     | 6,581,043 B1       | 06/17/03 | Wallin, et al.    |       |          |                                 |
|                     | 6,658,393 B1       | 12/02/03 | Basch et al.      |       |          |                                 |
|                     | US 2001/0000535 A1 | 04/26/01 | Lapsley, et al.   |       |          |                                 |
|                     | US 2002/0012445 A1 | 01/31/02 | Perry             |       |          |                                 |
|                     | US 2002/0178112 A1 | 11/28/02 | Goeller, et al.   |       |          |                                 |
|                     | US 2002/0052852 A1 | 05/02/02 | Bozeman           |       |          |                                 |
|                     | US 2003/0093368 A1 | 05/15/03 | Manfre et al.     |       |          |                                 |
|                     | US 2003/0130919 A1 | 07/10/03 | Templeton, et al. |       |          |                                 |
|                     | US 2003/0159046 A1 | 08/21/03 | Choi, et al.      |       |          |                                 |
|                     | US 2003/0172030 A1 | 09/11/03 | Volgunin          |       |          |                                 |
|                     | US 2003/0216987 A1 | 11/20/03 | Mollett, et al.   |       |          |                                 |
|                     | US 2003/0216988 A1 | 11/20/03 | Mollett, et al.   |       |          |                                 |
|                     | US 2003/0217014 A1 | 11/20/03 | Mollett, et al.   |       |          |                                 |

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| EXAMINER   | DATE CONSIDERED |
| *EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT. |                 |

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| FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE<br>PATENT AND TRADEMARK OFFICE<br><br><b>INFORMATION DISCLOSURE STATEMENT<br/>         BY APPLICANT</b><br><br>(USE SEVERAL SHEETS IF NECESSARY) | ATTY. DOCKET NO.<br>1DATA.101A | APPLICATION NO.<br>10/731,540 |
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| FOREIGN PATENT DOCUMENTS |  |                 |          |                |       |          |             |    |
|--------------------------|--|-----------------|----------|----------------|-------|----------|-------------|----|
| EXAMINER<br>INITIAL      |  | DOCUMENT NUMBER | DATE     | COUNTRY        | CLASS | SUBCLASS | TRANSLATION |    |
|                          |  |                 |          |                |       |          | YES         | NO |
|                          |  | WO 01/97134 A1  | 12/20/01 | Barber         |       |          |             |    |
|                          |  | WO 03/042790 A2 | 05/22/03 | Manfre, et al. |       |          |             |    |
|                          |  | WO 03/083751 A1 | 10/09/03 | Swift          |       |          |             |    |

| EXAMINER<br>INITIAL | OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.) |  |  |  |  |  |  |  |
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